

Response to Non-Final Office Action

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted via the Office electronic filing system in accordance with § 1.6(a)(4).

Dated: April 17, 2009

Electronic Signature for Charles A. Bieneman: /Charles A. Bieneman/

Docket No.: 65316-0008
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Yuichi Takatsu

Application No.: 10/036,009

Confirmation No.: 2437

Filed: December 26, 2001

Art Unit: 3688

For: ELECTRONIC SETTLEMENT APPARATUS,
ELECTRONIC SETTLEMENT METHOD,
STORAGE MEDIUM, AND COMPUTER
DATA SIGNAL

Examiner: D. Lastra

RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

INTRODUCTORY COMMENTS

In response to the Office Action dated October 20, 2008 (hereinafter “the Office Action”), Applicants state as follows for the above-identified U.S. patent application:

The presently pending claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.